

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

Claims 1.-20. (canceled).

Claim 21. (previously presented) A method comprising:

receiving information at a host server computer about a first pre-existing offline reward program created by a first merchant, wherein the first pre-existing offline reward program provides for a first reward when a first product is purchased at the first merchant;

receiving information at the host server computer about a second pre-existing offline reward program created by a second merchant, wherein the second pre-existing offline reward program provides a second reward when a second product is purchased at the second merchant; and

using the host server computer, providing for a combination reward program that is linked to the first pre-existing offline reward program and the second pre-existing offline reward program and that provides a combination reward that is based on the purchase of at least the first product and the second product, wherein the combination reward program is provided by a reward sponsor, wherein the first merchant is different than the second merchant, and wherein the combination reward is an award in addition to the first award and the second award and is given to a consumer in addition to the first award and the second award if the consumer uses a portable consumer device to purchase the first product at the first merchant at a first location and to purchase the second product at the second merchant at a second location, and wherein the first pre-existing offline reward program is capable of running without being in contact with the host server computer, and wherein the second pre-existing offline reward program is capable of running without being in contact with the host server computer;

wherein the portable consumer device includes a dynamic data field that may be updated based on a product preference of the consumer.

Claim 22. (previously presented) The method of claim 21 further comprising:
providing the combination reward to the consumer at the first merchant at the first location, wherein the combination reward can be used at the second merchant at the second location.

Claim 23. (previously presented) The method of claim 22 wherein the portable consumer device is a smart card and wherein the combination reward is in the form of a coupon.

Claim 24. (previously presented) The method of claim 21 wherein the combination reward is an extension of time to receive at least one of the first reward and the second reward.

Claim 25. (previously presented) The method of claim 21 wherein the combination reward program is created by the reward sponsor that is affiliated with the first merchant and the second merchant.

Claim 26. (previously presented) The method of claim 21 wherein the combination reward program reduces or eliminates the combination reward, if a third product that is different than the first product and the second product, is purchased.

Claim 27. (previously presented) The method of claim 21 wherein the combination reward gives the consumer access to a special program earlier than another consumer that has not purchased the first product and the second product.

Claim 28. (previously presented) The method of claim 21 wherein the method further comprises:

 sending code for the combination reward program to a first access device operated by the first merchant and a second access device operated by the second merchant.

Claim 29. (previously presented) The method of claim 21 wherein the first product and the second product are made by the same manufacturer.

Claim 30. (previously presented) The method of claim 21 wherein the portable consumer device is a smartcard that conforms to ISO standard 7816, wherein the smartcard includes a dynamic data field that is updated each time the first, second, and combination reward programs accumulate or redeem rewards.

Claim 31. (previously presented) The method of claim 21 wherein the portable consumer device includes a dynamic data field that is updated each time the first, second, and combination reward programs accumulate or redeem rewards.

Claim 32. (previously presented) A computer readable medium comprising code executable by a host server computer to implement a method comprising:

receiving information at a host server computer about a first pre-existing offline reward program created by a first merchant, wherein the first pre-existing offline reward program provides for a first reward when a first product is purchased at the first merchant;

receiving information at the host server computer about a second pre-existing offline reward program created by a second merchant, wherein the second pre-existing offline reward program provides a second reward when a second product is purchased at the second merchant; and

using the host server computer, providing for a combination reward program that is linked to the first pre-existing offline reward program and the second pre-existing offline reward program and that provides a combination reward that is based on the purchase of at least the first product and the second product, wherein the combination reward program is provided by a reward sponsor, wherein the first merchant is different than the second merchant, and wherein the combination reward is an award in addition to the first award and the second award and is given to a consumer in addition to the first award and the second award if the consumer uses a portable consumer device to purchase the first product at the first merchant at a first location and to purchase the second product at the second merchant at a second location, and wherein the first pre-existing offline reward program is capable of running without being in contact with the host server computer, and wherein the second pre-existing offline reward program is capable of running without being in contact with the host server computer;

wherein the portable consumer device includes a dynamic data field that may be updated based on a product preference of the consumer.

Claim 33. (canceled)

Claim 34. (previously presented) The computer readable medium of claim 32 wherein the combination reward is an extension of time to receive at least one of the first reward and the second reward.

Claim 35. (previously presented) The computer readable medium of claim 32 wherein the combination reward program is created by the reward sponsor that is affiliated with the first merchant and the second merchant.

Claim 36. (previously presented) The computer readable medium of claim 32 wherein the combination reward program reduces or eliminates the combination reward, if a third product that is different than the first product and the second product, is purchased.

Claim 37. (previously presented) The computer readable medium of claim 32 wherein the combination reward gives the consumer access to a special program earlier than another consumer that has not purchased the first product and the second product.

Claim 38. (canceled)

Claim 39. (previously presented) The computer readable medium of claim 32 wherein the method further comprises:

sending code for the combination reward program to a first access device operated by the first merchant and a second access device operated by the second merchant.

Claim 40. (previously presented) The computer readable medium of claim 39 wherein the portable consumer device is a smartcard that conforms to ISO standard 7816, wherein the smartcard includes a dynamic data field that is updated each time the first, second, and combination reward programs accumulate or redeem rewards.

Claim 41. (previously presented) The computer readable medium of claim 32 wherein the combination reward is of greater value than the first reward or the second reward.

Claim 42. (previously presented) The method of claim 21 wherein the combination reward is of greater value than the first reward or the second reward.

Claim 43. (previously presented) The method of claim 21, wherein the host server computer is hosted by a credit card processing company.

Claim 44. (previously presented) The method of claim 21, wherein the reward sponsor is a credit, debit, or smart card issuer.

Claim 45. (previously presented) The method of claim 27, wherein the special program is a reward program provided by a credit card processing company.

Claim 46. (previously presented) The method of claim 21, wherein the portable consumer device is a mobile phone with a microprocessor that communicates with a card acceptance device.

Claim 47. (previously presented) The method of claim 21, wherein each portable consumer device is associated with a different consumer.

Claim 48. (previously presented) The method of claim 21, wherein each portable consumer device is embossed with consumer identification information.

Claim 49. (previously presented) The method of claim 21 further comprising customizing future reward redemption and accumulation based on the product preference of the consumer.

Claim 50. (previously presented) The method of claim 21 wherein the combination reward is provided to the consumer via a reduction in the price of the second product.

Claim 51. (previously presented) The computer readable medium of claim 32 wherein the method further comprises customizing future reward redemption and accumulation based on the product preference of the consumer.

Claim 52. (previously presented) The computer readable medium of claim 32 wherein the combination reward is provided to the consumer via a reduction in the price of the second product.